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Substitute for form 1449A/PTO			Complete if Known		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			Application Number	097604,525	
			Filing Date	6/27/2000	
			First Named Inventor	PORTILLO, Humberto C.	
			Art Unit	3628	
			Examiner Name		
Sheet	1	of	3	Attorney Docket Number	10722-31970

U.S. PATENT DOCUMENTS					
Examiner Initials ¹	Cite No. ¹	Document Number Number - Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		us- 5,220,501	06-15-1993	Lawlor, et. al.	
		us- 5,555,496	09-10-1996	Tackbary, et. al.	
		us- 5,629,982	05-13-1997	Micali, Silvio	
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FOREIGN PATENT DOCUMENTS					
Examiner Initials ¹	Cite No. ¹	Foreign Patent Document Country Code ³ - Number ⁴ - Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		WO 98/49644	11-05-1998	Ariba Technologies	
		EP 0 745 961 A3	07-15-1998	AT&T Corp.	
		EP 0 745 961 A2	04-12-1996	AT&T IMP Corp.	
		WO 99/22291	05-06-1999	GE Capital	
		EP 0949 596 A2	10-13-1999	Golvin, et. al.	
		WO 00/22559 A1	04-20-2000	Slater	
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		WO 00/54122 A2	09-14-2000	Taggart, et. al.	
		EP 1 077 436 A2	02-21-2001	Pinell	
		WO 00/79452 A2	12-28-2000	Hutchison, et. al.	

Examiner Signature		Date Considered	6/8/05
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Substitute for form 1449B/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	09/604,525
		Filing Date	6/27/2000
		First Named Inventor	PORTILLO, Humberto C.
		Group Art Unit	3628
		Examiner Name	
Sheet 3 of 3	Attorney Docket Number	10722-31970	

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS			
Examiner Initials ¹	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
<i>ae</i>	1	dotBANK; "The Way to Send and Receive Money on the Internet;" retrieved from the Internet on 02/07/2000 at http://www.dotbank.com/ ; Pages 1-7.	
<i> </i>	2	AmeriNet, Inc.; "The Best Idea in Payment Systems Since the Credit Card;" retrieved from the Internet on 02/07/2000 at http://www.devit-it.com/ ; Pages 1-8.	
<i> </i>	3	TransPoint; "The Way to Pay Online the Service;" retrieved from the Internet on 02/10/2000 at http://www.transpoint.com/service_questions.asp ; Pages 1-12.	
<i> </i>	4	Intell-A-Check! "The Way to Get Paid;" retrieved from the Internet on 02/07/2000 at http://www.ichack.com/ ; Pages 1-7.	
<i>ae</i>	5	TeleCheck; "Making Checks Our Responsibility;" retrieved from the Internet on 02/07/2000 at http://www.telecheck.com/home/home.html ; Pages 1-8.	

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ELECTRONIC INFORMATION DISCLOSURE STATEMENT

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Title of Invention	Method for Facilitating Payment of a Computerized Transaction																																																																																																																
<p>Application Number: 09/604525</p> <p>Confirmation Number: 4943</p> <p>First Named Applicant: Humberto Portillo</p> <p>Attorney Docket Number: 1072231970</p> <p>Art Unit: 3628</p> <p>Examiner: Richard Fults</p> <p>Search string: (5899980 or 5745886 or 5664100 or 5897622 or 6324525 or 6173272 or 5936221 or 6339766 or 5963647 or 5966698 or 5825003 or 6078907 or 6247047 or 6189787 or 5909492 or 6263446 or 6128603 or 6289322 or 6269369 or 5915023 or 6088683 or 6064990 or 6044362 or 20010032183 or 20020007341).pn.</p> <p>RECEIVED NOV 12 2003 GROUP 3600</p> <p>US Patent Documents</p> <p>Note: Applicant is not required to submit a paper copy of cited US Patent Documents</p> <table border="1"><thead><tr><th>init</th><th>Cite.No.</th><th>Patent No.</th><th>Date</th><th>Patentee</th><th>Kind</th><th>Class</th><th>Subclass</th></tr></thead><tbody><tr><td><input checked="" type="checkbox"/></td><td>1</td><td>5899980</td><td>1999-05-04</td><td>Wilf et al.</td><td></td><td></td><td></td></tr><tr><td><input type="checkbox"/></td><td>2</td><td>5745886</td><td>1998-04-28</td><td>Rosen</td><td></td><td></td><td></td></tr><tr><td><input type="checkbox"/></td><td>3</td><td>5664100</td><td>1997-09-02</td><td>Green et al.</td><td></td><td></td><td></td></tr><tr><td><input type="checkbox"/></td><td>4</td><td>5897622</td><td>1999-04-27</td><td>Blinn et al.</td><td></td><td></td><td></td></tr><tr><td><input type="checkbox"/></td><td>5</td><td>6324525</td><td>2001-11-27</td><td>Kramer et al.</td><td></td><td></td><td></td></tr><tr><td><input type="checkbox"/></td><td>6</td><td>6173272</td><td>2001-01-09</td><td>Thomas et al.</td><td></td><td></td><td></td></tr><tr><td><input type="checkbox"/></td><td>7</td><td>5936221</td><td>1999-08-10</td><td>Corder et al.</td><td></td><td></td><td></td></tr><tr><td><input type="checkbox"/></td><td>8</td><td>6339766</td><td>2002-01-15</td><td>Gephart</td><td></td><td></td><td></td></tr><tr><td><input type="checkbox"/></td><td>9</td><td>5963647</td><td>1999-10-05</td><td>Downing et al.</td><td></td><td></td><td></td></tr><tr><td><input type="checkbox"/></td><td>10</td><td>5966698</td><td>1999-10-12</td><td>Pollin</td><td></td><td></td><td></td></tr><tr><td><input type="checkbox"/></td><td>11</td><td>5825003</td><td>1999-10-20</td><td>Jennings</td><td></td><td></td><td></td></tr><tr><td><input type="checkbox"/></td><td>12</td><td>6078907</td><td>2000-06-20</td><td>Lamm</td><td></td><td></td><td></td></tr><tr><td><input checked="" type="checkbox"/></td><td>13</td><td>6247047</td><td>2001-06-12</td><td>Wolff</td><td></td><td></td><td></td></tr></tbody></table> <p>11/07/2003 CCHAU1 00000006 09604525 180.00 0P AL 3035006</p>		init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass	<input checked="" type="checkbox"/>	1	5899980	1999-05-04	Wilf et al.				<input type="checkbox"/>	2	5745886	1998-04-28	Rosen				<input type="checkbox"/>	3	5664100	1997-09-02	Green et al.				<input type="checkbox"/>	4	5897622	1999-04-27	Blinn et al.				<input type="checkbox"/>	5	6324525	2001-11-27	Kramer et al.				<input type="checkbox"/>	6	6173272	2001-01-09	Thomas et al.				<input type="checkbox"/>	7	5936221	1999-08-10	Corder et al.				<input type="checkbox"/>	8	6339766	2002-01-15	Gephart				<input type="checkbox"/>	9	5963647	1999-10-05	Downing et al.				<input type="checkbox"/>	10	5966698	1999-10-12	Pollin				<input type="checkbox"/>	11	5825003	1999-10-20	Jennings				<input type="checkbox"/>	12	6078907	2000-06-20	Lamm				<input checked="" type="checkbox"/>	13	6247047	2001-06-12	Wolff			
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<input type="checkbox"/>	22	6064990	2000-05-16	Goldsmith
<input checked="" type="checkbox"/>	23	6044362	2000-03-28	Neely

US Published Applications

Note: Applicant is not required to submit a paper copy of cited US Published Applications


init	Cite.No.	Pub. No.	Date	Applicant	Kind	Class	Subclass
<input checked="" type="checkbox"/>	1	20010032183	2001-10-18	Landry			
<input checked="" type="checkbox"/>	2	20020007341	2002-01-17	Lent et al.			

Remarks

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In compliance with the Applicant's duty of disclosure under 37 CFR 1.56, Applicant brings the attached document or documents cited on the attached form PTO/SB/08 to the attention of the U.S. Patent and Trademark Office in accordance with the provisions of 37 CFR 1.97 and 1.98. Nothing herein, including the submission of the documents themselves, whether in this or any other filing, constitutes an admission by Applicant that any of the documents is prior art with respect to the present invention, or a waiver of any rights of Applicant. Indeed, while each citation includes a date, it should be understood that, whether expressly stated or not, the date specified in the citation is a date as alleged by the document or otherwise, and Applicant neither admits nor denies the correctness of the specified date at this time. Moreover, with regard to non patent documents, Applicant neither admits nor denies that each document submitted is, in fact, a "publication" within the meaning of 35 USC 102.

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